

information provided in any previously provide form. Previously, the claims had inadvertently been amended to indicate that any subsequent form was constructed based on the information from the second form – rather than on any previously provided form as originally claimed (and as is again now claimed). In addition, it has been positively stated that one or more subsequent forms are used, and better antecedent basis for the information used in also now provided for better clarity.

With respect to the prior art rejection, it will be appreciated that the principal thrust of the one group of claims is directed to the construction of subsequent forms which are constructed on the basis of previously received information (i.e. independent claims 1, 24, and 48 and dependent claim 31), wherein such forms are not merely *presented* to the applicant but rather are constructed according to the specific information provided by and pertaining to that applicant. For this reason, the most relevant of the cited documents, based on the Examiner's analysis and comments, must be Hartman *et al.* (US 5,960,411) - as it is this prior art document that is alleged by the Examiner to teach the "constructing and presenting [of] second, and subsequent forms, on the basis of information provided by the applicant in the first form" (page 4 lines 18 to 20 of the present Office Action). In the passages identified by the Examiner, Hartman *et al.* at most teaches that forms to be displayed to the user are initially collapsed and only expanded when a user wishes to complete a sub-form (column 9 lines 8 to 53). Thus, the user may be presented with the form shown in Figure 8A; so that the user may then select sub-form "A", and in response to this selection the system expands what is displayed to the user into the format shown in Figure 8B. This display can again be

collapsed and sub-form "B" selected so that the new configuration shown in Figure 8C is displayed.

This approach of Hartman *et al.* is merely to save screen "real-estate", and can be compared with the way directory structures are collapsed for compactness (in, for example, MICROSOFT EXPLORE®), and selectively expanded by clicking on the appropriate "[+]" icon so that the contents of the selected directory are expanded and made visible to the user. In the case of Hartman *et al.*, this does not constitute the "construction" of a form; the sub-form—once expanded—is still a standard form that may include redundant or un-necessary (for that applicant) fields. More importantly, such sub-forms are not constructed on the basis of previously provided information as claimed or, indeed, during the submission of information by the user as also claimed.

One may also question the relevance of this cited prior art document. In the "1-click" ordering method of Hartman *et al.*, the scope of the information to be gathered does not vary significantly, and an on-line order for a book from Amazon.com does not constitute an application that requires assessment. As is explained in its abstract, Hartman *et al.* teach a method and system for placing an order to purchase an item via the Internet. Ordering goods requires the provision of straightforward and predetermined information, typically comprising name, delivery address and credit card details. Even if other information is requested, all customers are nonetheless asked to provide a standard set of information. In such an environment there is no need to "construct" forms on the basis of previously provided information. This does not mean that all customers will see the same forms, but the number of options will be so limited that the system of Hartman *et al.* (in common with other prior art systems) will simply

draw on a library of existing forms as required. Thus, a customer using the system of Hartman *et al.* may or may not choose to use the "1-click" ordering system. This choice will determine which forms are presented to the customer, but in either case a standard set of pre-prepared forms is used. There is no suggestion in Hartman *et al.* that any of the forms to be presented to a customer are constructed without having previously existed or are constructed on the basis of the information supplied earlier by that same customer.

A typical scenario in which the feature of form construction is employed according to the present invention is described in the detailed description from page 34 line 10. For example, Form No. 1 (see the table beginning on page 34) asks, *inter alia*, "How many properties do you currently own?" In this example, the applicant owns three properties, so Form No. 2 contains three sub-forms, each of which requests the address, zoning and value for each of the properties. Form No. 2 would request the details of fewer or more properties if the answer to this question in Form No. 1 had been different. Indeed, Form No. 2 will be omitted if the applicant indicates that he or she owns no properties.

The system of Hartman *et al.* may present different forms depending on the earlier responses of a customer (such as depending on whether the 1-click ordering is selected or not), but Hartman *et al.* make no disclosure of *constructing* forms according to any previous responses, whereas in the present invention the forms until constructed (based on inputted information) do not exist. Thus, according to the present invention, an applicant owning ten investment properties can be as readily (and individually) accommodated as an applicant owning a single property, and without the owner of a

single property being presented with room to provide details of ten properties and without a form capable of accommodating the details of ten properties being stored in advance on some server. Hartman *et al.* make no disclosure of this or any comparable method.

The Examiner also refers to column 2 lines 59 to 67 of Hartman *et al.* This excerpt relates to the broader aspect of submitting applications over a communications network in the generation of orders but in no way refers to the generation of forms to be used for specifying those orders.

The Examiner further refers to column 4 lines 35 to 58. This passage describes the information sent from the server system to the *purchaser* (rather than from a purchaser or applicant to a server), and explains that the server system “sends only enough information so that the purchaser is confident that the server system correctly identified the purchaser but yet not enough information to be useful to an unscrupulous interceptor”(column 4 lines 43 to 46). This is a security measure, but does not in any way relate to the unfilled data fields provided in a form for the purchaser to complete and transmit to the *system*. No reference is made to omitting redundant data fields from such a form, or to adding additional data entry fields based on information gathered from an *earlier* form. That is, there is no reference in this passage to constructing subsequent forms on the basis of information returned in earlier forms as claimed.

In column 5 lines 8 to 26 of Hartman *et al.*, also referred to by the Examiner, the use of “single-action ordering” is discussed. In single action (or “1-click”) ordering, all information required for the completion of the order—apart from the item currently desired by the purchaser—is already held by the server system. The essence of the 1-

click ordering approach is that it is unnecessary for the customer to provide information when ordering an item, other than the identity of that item. It is therefore understandable that there is no disclosure in this passage of the construction of subsequent forms on the basis of information returned in earlier forms (whether to request the identity of the desired item or otherwise).

The Examiner then refers to column 7 lines 3 to 23 of Hartman *et al.*, a passage comparable to the disclosure of column 4 lines 35 to 38 and relating to information sent by the system to the *purchaser*. Identification information sent to the purchaser is kept to a minimum for security reasons. This, however, has no bearing on the manner in which the order form is itself generated or presented to the purchaser. Indeed, this passage continues by explaining that “the server system generates a *standard* shopping cart-type Web page for the item”(column 7 lines 16 to 18, emphasis added), which further clarifies that Hartman *et al.* envisage that entirely standard, pre-existing forms are presented to the purchaser.

Accordingly, it is submitted that the system and method of Hartman *et al.* do not in any way anticipate the form construction and presentation approach of the present invention as defined in claims 1, 24, 31, 48 and claims depending therefrom.

Another important feature of the present invention, defined in independent claims 28 and 32, in dependent claim 16, and claims depending therefrom, is the presenting of “sufficient of said forms to assess the application according to approval criteria of said each of said plurality of application recipients” and “to assess said application against the approval criteria of each of said recipients” (cf. claim 16, with comparable language in claims 28 and 32). The combination of documents cited by the Examiner does not

anticipate this claimed feature or render it obvious. At best, US 5,995,947 (Fraser *et al.*) teaches a system in which an online application may be *viewed* by multiple lenders, so that those lenders can express their interest in obtaining the applicants business. This merely automates the longstanding practice whereby a broker who represents an applicant can attempt to obtain the best deal for the applicant by approaching a number of different lenders. The present invention as defined in these claims, however, does not merely send the application to multiple lenders in order to see who would be interested in doing the business. Rather, the apparatus defined by these claims itself immediately forms a “respective separate assessment” of the application for each of the plurality of application recipients. As a result, the applicant is immediately in a position to know exactly who will give them the loan and who will not on the basis of information that the applicant has already provided. Further, in prior art systems (including Fraser *et al.*), the applicant would receive merely an indication of which lenders might be interested in bidding or otherwise attempting to secure the business, but not which lenders have already approved the loan.

This distinction represents a significant advance over prior art systems. It requires the recipients of the application (e.g. lenders) to provide unambiguous approval criteria against which an application can be assessed, and then to stand by the outcome of that assessment as performed by an automated system (i.e. the “computing means”).

It is submitted, therefore, that independent claims 28, 32, dependent claim 16, and claims depending therefrom are novel and non-obvious and make a significant conceptual departure from—and hence are inventive over—the prior art systems including the cited combination of documents.

Dependent claim 17 takes this approach further, by recognizing that a single lender may in fact offer multiple (for example, loan) products, each with its own approval criteria. Consequently, the apparatus defined in claim 17 may in fact provide more than one response for any particular application recipient such as a lender. Again, this allows the applicant to select a product from amongst those from which the applicant has been approved.

Further, dependent claim 16, as it depends from claim 1, communicates the application assessments to the applicants. The system of Fraser *et al.*, however, merely describes that “bids” are received by “brokers” (column 6 lines 34 to 41); while according to the present invention, actual application assessments are received by the applicants themselves. According to Fraser *et al.*, each bid comprises an offer to make a loan. The offer is transmitted to the broker and, typically, would include a possible price. Nevertheless, it does not constitute a firm offer, as it is contingent on the exchange of further information between the parties, and—as mentioned above—is not an offer to the applicant him or herself. Thus, there is clearly no disclosure of this approach of the present invention in any of the cited prior documents, whether taken alone or in combination. It is submitted that it would be by no means obvious to the skilled person to make the present invention based on a combination of the cited prior art documents, when the cited prior art omits such a key, distinguishing feature of the present invention as defined in these claims.

The Examiner contends, however, that Norris also “allows lenders to analyze the data in order to make a decision on the application”. Norris’s approach is even more remote from the present invention (as defined in claims 16, 28 and 32) than that of

Fraser *et al.* The Examiner refers to column 6 line 21 to column 7 line 4 of Fraser *et al.*, which explains that:

Analyzing the loan application involves determining a score on which granting or denying the loan will be based. A typical scoring system simply assigns points to various factors that may be considered in the loan determination.

Norris continues by explaining that, preferably, a neural network is used for making the loan determination based on “historical data... gathered to determine the influence, or weight, to be given to each criterion” (column 6 lines 30 to 32). Norris, therefore, employs a common prior art technique, in which a score is assigned (based on a simple point basis, or determined by means of a neural network) to the application and a determination is made as to whether the applicant’s score meets some approval threshold value.

The present invention as defined in the aforementioned claims does not, however, forward application data to lenders “to view and analyze the data in order to make a decision on the application”. Rather, the present invention has, as defined for example in claim 16, a computing means “configurable program to assess said application against the approval criteria of each of said [application] recipients”. That is, the application assessment is not performed, as in the system of Norris or Fraser *et al.*, by the “application recipient” (such as a lender) but rather by a computing means that is in communication only with the applicant. There is no disclosure in Norris or Fraser *et al.* that applications be assessed by any party other than the lenders themselves, or that any party assess an application against the criteria of multiple “application recipients” such as lenders. Indeed, as the clear teachings of Norris and Fraser *et al.* are that

application information be transmitted to the lender for assessment, it is quite contrary to the teachings of these documents that any party performing an assessment would form that assessment on behalf of a plurality of application recipients.

Thus, not only does the combination of cited prior art documents omit this feature of claims 16, 28, 32 and claims depending therefrom, but in addition this feature is contrary to the teaching of Norris and Fraser *et al.* Consequently, it is submitted that these claims are both novel and inventive in the light of the cited combination of prior art documents.

Another important feature of the present invention, containing those aspects defined in claims 35, 38 and claims depending therefrom, concerns: the forwarding of the application to a plurality of application recipients, the receiving of one or more bids for the application from those recipients, and the forwarding of those bids to the applicant for acceptance or rejection by the applicant. The cited prior art documents, whether taken alone or in combination, fail to disclose or teach the forwarding of a single application to multiple application recipients who then forward bids (not "expressions of interest" or the like) that are forwarded to the applicant him or herself (and not to some intermediary such as a broker).

As discussed above, at most Fraser *et al.* discloses that a lender may express its ongoing interest in an application, but that interest is communicated to a broker rather than to the applicant. In addition, the broker, by means of broker station 120:

transmits an acceptance, for a particular bid for a particular line profile, to the transaction server 110 marks that bid at the loan profile as having been accepted, and marks all other bids at the loan profile as having been rejected (column 13 lines 43 to 48).

Thus, according to the system of Fraser *et al.*, the applicant is not provided with one or more bids for acceptance or rejection "by the applicant". Rather, this is done in Fraser *et al.* by the broker.

This distinction makes it clear that Fraser *et al.* envisage an entirely different approach from that of the present invention as defined in claims 35 and 38. The present invention as defined in these claims clearly allows the *applicant* to accept or reject a bid. Though the wording using by Fraser *et al.* might suggest that something comparable takes place in their system, it becomes clear that they are in fact contemplating the acceptance or rejection by the *broker* of mere expressions of interest, and that the word "bid" as used by Fraser *et al.* is a misnomer. Thus, referring to Figure 2 of Fraser *et al.*, step 274 suggests that a loan application has been bid for and accepted yet subsequent step 280 involves the broker "pre-qualifying" the prospective borrower (see column 14 lines 12 and 13). That is, the borrower has not, in fact, successfully applied for the loan at the point (step 274) when the so-called "bid" is described as "accepted". It should also be noted that claim 15 of Fraser *et al.* states that the preferred method includes allowing lenders to "bid" on pending loans applications "without revealing their rates or pricing strategies". A "bid" that does not include rates or pricing strategies is not a bid in the any real sense, and is not equivalent to the "bid" of the present invention. All Fraser *et al.* are disclosing, in fact, are expressions of interest that may be communicated to a *broker* (not the lender); so that the broker then "pre-qualifies" the borrower. It will thus be appreciated that at no point does the system of Fraser *et al.* actually assess the application (cf. claims 28, 32 and claims depending therefrom of the present

application). Rather, at the end of the method of Fraser *et al.* (i.e. step 294), the broker informs the prospective borrower "about whether or not it is feasible to obtain competitive rates in those contemplated ranges"(column 14 lines 34 to 36); and not that a loan application has been accepted or rejected, that is "assessed".

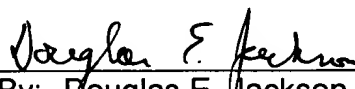
It is submitted, therefore, that the present invention is defined in claims 35, 38 and claims depending therefrom in fact represents a significant departure from the systems contemplated by Norris and Fraser *et al.* Consequently, the present invention defined in those claims is novel and inventive over the cited prior art documents whether taken alone or in combination.

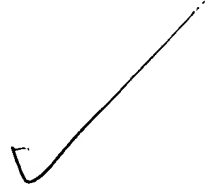
It will also be noted that an Application Data Sheet accompanies this Amendment in order to correct the inventor name in the records of the Patent Office. The name was correctly given, and has been consistently used by the undersigned, but because on the declaration form the heading "Family Name or Surname" was inadvertently omitted from before "MA", the (identified) first and middle name were used in the records of the Patent Office.

For all of the foregoing reasons, it is submitted that the present application is in condition for allowance and such action is solicited.

Respectfully submitted,

Date: May 6, 2003


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ATTACHMENT
Amendments to the Claims

Following herewith is a complete listing of the claims, including a marked copy of the currently amended claims.

1. (currently amended) An apparatus for receiving and assessing an application made by an applicant, said apparatus including:
computing means configured or programmed
- (a) to present a plurality of application forms to said applicant,
 - (b) to receive said forms once completed from said applicant to constitute a completed application, and
 - (c) to assess said completed application;
- input means for said applicant to complete and return said forms to said computing means; and
- communication means for communicating or sending an assessment of said completed application by said computing means to said applicant;
- wherein said computing means is configured or programmed
- (a) to present to the applicant a first selected form and to receive via said input means the first selected form containing first information after completion by the applicant,
 - (b) to construct and immediately present to said applicant a second form constructed on the basis of the first information provided by said applicant in the completed and received first selected form and to receive via said input means the second form containing second information after completion by the applicant, and then to progressively construct and immediately present to said applicant ~~any one or more~~ subsequent forms ~~associated with the second form constructed~~ on the basis of some information previously provided by said applicant in ~~the any~~ previously completed and received ~~second~~ form and to receive via said input means the one or more ~~any~~ subsequent forms after completion by the applicant,

(c) so that sufficient data entry fields are ultimately presented to said applicant in said second and ~~any~~ the one or more subsequent forms to constitute the completed application, and

(d) so that the requesting of unnecessary information in said second and the one or more subsequent forms, which unnecessary information is not associated with the information provided by the applicant in an already completed form, can be avoided.

2. (previously amended) An apparatus as claimed in claim 1, wherein said assessment indicates approval or rejection of said application, or that further information or human involvement is required before the application can be approved or rejected.

3. (original) An apparatus as claimed in claim 1, wherein said plurality of forms is one of a plurality of groups of pluralities of forms.

4. (original) An apparatus as claimed in claim 1, wherein said computing means is configured or programmed to assess said application according to information received in any one or more of said forms.

5. (previously amended) An apparatus as claimed in claim 1, further including a display means for presenting said forms.

6. (original) An apparatus as claimed in claim 1, wherein said computing means is operable to present said forms on a remote display means.

7. (original) An apparatus as claimed in claim 6, wherein said remote display means is a computer connected to said apparatus by means of a computer network.

8. (original) An apparatus as claimed in claim 7, wherein said computer network is the internet, the world wide web, a commercial on-line service, an interactive broadcast, or other electronic on-line means.

9. (original) An apparatus as claimed in claim 1, wherein said input means is any suitable computer or computer input means, or a computer keyboard, computer mouse or electronic pen connected to said computing means.

10. (original) An apparatus as claimed in claim 1, wherein said input means is connected to said apparatus by means of a computer network.

11. (original) An apparatus as claimed in claim 1, wherein said communication means is an electronic information transfer system.

12. (previously amended) An apparatus as claimed in claim 1, further including a communication link means for obtaining additional information, from external databases or other sources of information, for consideration in assessing said application.

13. (previously amended) An apparatus as claimed in claim 1, wherein said computing means is configured or programmed to present one or more additional forms when information previously returned by said applicant contains one or more defects.

14. (previously amended) An apparatus as claimed in claim 13, wherein said computing means is configured or programmed to ignore certain of said defects on the basis of preset tolerances for decision certainty, and/or not to request certain information deemed non-critical in some or all circumstances.

15. (previously amended) An apparatus as claimed in claim 1, wherein said computing means is operable by said applicant to amend information previously submitted by said applicant to said computing means in one or more of said application forms.

16. (amended) An apparatus as claimed in claim 1, wherein said computing means:
(a) includes or can access application approval criteria of a plurality of application recipients,

- (b) is configured or programmed to present sufficient of said forms to assess said application according to approval criteria of said each of said plurality of application recipients, and
- (c) is configured or programmed to assess said application against the approval criteria of each of said recipients, and thereby to form a respective separate assessment for each of said plurality of application recipients.

17. (previously amended) An apparatus as claimed in claim 16, wherein said computing means is programmed or configured to assess said application according to multiple separate approval criteria for each of said one or more application recipients.

18. (previously amended) An apparatus as claimed in claim 16, wherein said computing means is configured or programmed to communicate one or more of said assessments to one or more of said application recipients.

19. (previously amended) An apparatus as claimed in claim 16, wherein said computing means is operable by each of said application recipients to adjust said respective approval criteria of each recipient in order to bid for selection by said applicant.

20. (previously amended) An apparatus as claimed in claim 1, wherein, if said application is approved, said computing means is operable by said applicant to adjust or request the adjustment of one or more parameters of said application.

21. (previously amended) An apparatus as claimed in claim 1, wherein said computing means is operable by said applicant to display or transmit some or all of said information to said applicant, or the status of said application to said applicant, or both some or all of said information and the status of said application to said applicant.

22. (previously amended) An apparatus as claimed in claim 1, wherein said computing means includes means for requesting assistance, or is operable to request assistance,

and is operable to communicate details of said application to an assistant so that said assistant can advise said applicant.

23. (original) An apparatus as claimed in claim 22, wherein said assistant can view one or more of said forms during completion by said applicant.

24. (currently amended) A method for receiving an application made by an applicant and for assessing the application by one or more recipients, said method comprising the steps of:

electronically presenting a plurality of application forms to said applicant;
electronically receiving said forms once completed from said applicant to constitute a completed application;
electronically assessing said completed application; and
electronically communicating or sending an assessment of said application to said applicant for one or more recipients;

wherein said presenting and receiving steps include

- (a) initially presenting to the applicant a first selected form and receiving the first selected form containing first information after completion by the applicant,
- (b) subsequently constructing and immediately presenting to said applicant a second form constructed on the basis of the first information provided by said applicant in said completed and received first selected form and to receive the second form containing second information after completion by the applicant,
- (c) then progressively constructing and immediately presenting to said applicant any one or more subsequent forms ~~associated with the second form~~ constructed on the basis of some information previously provided by said applicant in the ~~any~~ previously completed and received ~~second form~~ and receiving ~~any~~ the one or more subsequent forms after completion by the applicant,

so that sufficient data entry fields are ultimately presented to said applicant in said second and ~~any~~ the one or more subsequent forms to constitute the completed application, and

so that the requesting of unnecessary information in said second and the one or more subsequent forms, which unnecessary information is not associated with the information provided by the applicant in an already completed form, can be avoided.

25. (previously amended) A method as claimed in claim 24, wherein said assessing step includes collecting application approval criteria for said one or more recipients, determining the dependency if any of each of said criteria on each other, promoting in said second and subsequent forms requesting information whose content renders a high, or the greatest possible, number of later questions redundant, and omitting said redundant questions from subsequent forms.

26. (previously amended) A method as claimed in claim 24, wherein said presenting step includes presenting, in the first or an initial second form, any questions where the response to each of said questions may lead to an immediate rejection assessment of the application.

27. (previously amended) A method as claimed in claim 26, wherein said method includes subsequently adjusting a sequence of said second or subsequent forms.

28. (previously amended) An apparatus for receiving and assessing an application made by an applicant, said apparatus including:

computing means configured or programmed

- (a) to receive application information,
- (b) to access application approval criteria of a plurality of application recipients, and
- (c) to assess said application according to said approval criteria of said each of said plurality of application recipients, whereby said computing means can thereby form a respective separate assessment of said application for each of said plurality of recipients.

29. (previously amended) An apparatus as claimed in claim 28, wherein said computing means is operable:

- (a) to present a number of questions or a number of sets of questions in sequence to said applicant and
- (b) to receive responses to said questions from said applicant, wherein said application information constitutes or is determined from said responses, and
- (c) to optimize said sequence to reduce or minimize said number of questions or sets of questions.

30. (previously amended) An apparatus as claimed in claim 28, further including:
input means for said applicant to input said application to said computing means;
and
communication means for communicating or sending said assessments of said application to said applicant.

31. (currently amended) An apparatus as claimed in claim 28, wherein said computing means is further configured or programmed

- (a) to present to the applicant a first selected form and to receive the first selected form containing first information after completion by the applicant,
- (b) to construct and immediately present to said applicant a second form constructed on the basis of the first information provided by said applicant in said completed and received first selected form and to receive via said input means the second form containing second information after completion by the applicant, and then to progressively construct and immediately present to said applicant any one or more subsequent forms associated with the second form constructed on the basis of some information previously provided by said applicant in ~~the~~ an previously completed and received ~~second~~ form and to receive any the one or more subsequent forms after completion by the applicant,
- (c) so that sufficient data entry fields are ultimately presented to said applicant in said second and the one or more ~~any~~ subsequent forms to constitute the completed application, and

(d) so that the requesting of unnecessary information in said second and the one or more subsequent forms, which unnecessary information is not associated with the information provided by the applicant in an already completed form, can be avoided.

32. (previously amended) A method for receiving and assessing an application made by an applicant, comprising the steps of:

electronically receiving application information from said applicant;
electronically assessing said application according to approval criteria of each of a plurality of application recipients; and
electronically forming a respective separate assessment for each of said plurality of recipients.

33. (previously amended) A method as claimed in claim 32, further comprising the steps of:

electronically presenting a number of questions or a number of sets of questions in sequence to said applicant;
electronically receiving responses to said questions from said applicant, wherein said application information constitutes or is determined from said responses; and
electronically optimizing said sequence to reduce or minimize said number of questions or sets of questions.

34. (previously amended) A method as claimed in claim 32, further comprising the steps of electronically communicating or sending said assessments of said application to said applicant.

35. (previously amended) A method of processing an application made by an applicant, including:

electronically receiving information from said applicant to create an application;
electronically providing said application to a plurality of application recipients;
electronically receiving one or more bids for said application from one or more of said recipients;

electronically forwarding said one or more bids to said applicant for acceptance or rejection of each of said one or more bids by the applicant.

36. (previously amended) A method as claimed in claim 35, further including the step of electronically forming a respective separate assessment of said application for each of said plurality of recipients.

37. (previously amended) A method as claimed in claim 35, further including the step of electronically adjusting one or more of said bids according to said acceptance or rejection, or to an electronic adjustment of said information by the applicant.

38. (previously amended) An apparatus for processing an application made by an applicant, said apparatus including:

computing means configured or programmed electronically to

- (a) receive application information from said applicant to create an application,
- (b) direct said application to a plurality of application recipients,
- (c) receive one or more bids for said application from one or more of said recipients, and
- (d) forward said one or more bids to said applicant for acceptance or rejection of each of said one or more bids by the applicant.

39. (previously amended) A computer program product directly loadable into an internal memory of a computer, comprising: software code portions for performing the steps of a method as claimed in claim 24 when said product is run on the computer.

40. (previously amended) A computer program product stored on a computer usable medium, comprising: computer readable program means for causing a computer to perform the steps of a method as claimed in claim 24.

41. (original) A computer readable medium, having a program recorded thereon, wherein said program is for making a computer execute a method as claimed in claim 24.

42. (previously amended) A computer program product directly loadable into the internal memory of a computer, comprising: software code portions for performing the steps of a method as claimed in claim 32 when said product is run on the computer.

43. (previously amended) A computer program product stored on a computer usable medium, comprising: computer readable program means for causing a computer to perform the steps of a method as claimed in claim 32.

44. (previously added) A computer readable medium, having a program recorded thereon, wherein said program is for making a computer execute a method as claimed in claim 32.

45. (previously amended) A computer program product directly loadable into an internal memory of a computer, comprising: software code portions for performing the steps of a method as claimed in claim 35 when said product is run on the computer.

46. (previously amended) A computer program product stored on a computer usable medium, comprising: computer readable program means for causing a computer to perform the steps of a method as claimed in claim 35.

47. (previously added) A computer readable medium, having a program recorded thereon, wherein said program is for making a computer execute a method as claimed in claim 35.

48. (currently amended) An apparatus for receiving and assessing an application made by an applicant, said apparatus including:

- a computing system is configured or programmed to operate

(a) to present a plurality of application forms containing questions to said applicant,
(b) to receive said forms once completed with information in answer to the questions
from said applicant to constitute a completed application, and

(c) to assess said completed application;

- input means for said applicant to complete and return said forms to said computing system; and

- communication means for communicating or sending an assessment of said completed application by said computing system to said applicant;

- wherein said computing system is further configured or programmed to operate

(d) to present to the applicant a first selected form containing first questions and to receive via said input means the first selected form containing first information after completion by the applicant,

(e) to construct and immediately present to said applicant a customized second form containing second questions which second questions are selected on the basis of the first information provided by said applicant in the completed and received first selected form, and to receive via said input means the customized second form containing second information after completion by the applicant, and

(f) to construct and immediately present to said applicant a customized subsequent form ~~associated with the second form~~ containing subsequent questions which subsequent questions are selected on the basis of the second information provided by said applicant in the completed and received second form, and to receive via said input means the subsequent form containing the second information after completion by the applicant,

(g) to repeat operations (e) and (f) as many times as necessary for any one or more further customized second forms containing further second questions which further second questions are selected on the basis of the first information provided by said applicant in the completed and received first selected form, and for any one or more further customized subsequent forms ~~associated with the further second form~~ containing further subsequent questions which further subsequent questions are selected on the basis of information provided by said applicant in the one or more completed and received further second forms,

- P1
C1
cont
- (h) so that sufficient data entry fields are ultimately presented to said applicant in said first, said second, said further second, said subsequent and ~~any~~ the one or more further subsequent forms to constitute the completed application, and
- (i) so that the requesting of unnecessary information in said second, said further second, said subsequent and said further subsequent forms, which unnecessary information is not associated with the information provided by the applicant in an already completed form, can be avoided.